

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN MITNICK, ESQ., SM0556

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*Counsel to SM Financial Services Corporation*

In Re:

LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT  
LENDING GROUP

Debtor.



Order Filed on May 25, 2023

by Clerk

U.S. Bankruptcy Court  
District of New Jersey

Case No.: 07-22479/MBK

Hearing Date: \_\_\_\_\_, 2023 at 10:00 a.m.

Judge: Honorable Michael B. Kaplan

**ORDER TO ASSIGN MORTGAGE AND APPROVE PAYOFF OF SECOND MORTGAGE, ALLOWING PAYMENT TO  
SM FINANCIAL SERVICES CORPORATION AND ALLOWING SM FINANCIAL SERVICES CORPORATION TO  
EXECUTE ANY DOCUMENTATION TO DISCHARGE SECOND MORTGAGE ON 899-901 ESSEX STREET,  
LAWRENCE, MA 01902**

The relief set forth on the following pages, numbered one (1) through three (3) is hereby **ORDERED**.

**DATED: May 25, 2023**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP

Case No.: 07-22479/MBK

**ORDER TO ASSIGN MORTGAGE AND APPROVE PAYOFF OF SECOND MORTGAGE, ALLOWING PAYMENT TO SM FINANCIAL SERVICES CORPORATION AND ALLOWING SM FINANCIAL SERVICES CORPORATION TO EXECUTE ANY DOCUMENTATION TO DISCHARGE SECOND MORTGAGE ON 899-901 ESSEX STREET, LAWRENCE, MA**

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THIS MATTER having been opened by this Court by way of a Notice of Motion by and through SM Financial Services Corporation's counsel seeking an Order to Discharge Mortgage and Approve Payoff of Second Mortgage, Allowing Payment to SM Financial Services Corporation and Allowing SM Financial Services Corporation to Execute any Documentation to Close on 899-901 Essex Street, Lawrence, MA, and the Court having considered same and for good cause:

IT IS ORDERED that:

1. The first mortgage held by Lancaster Mortgage Bankers, LLC d/b/a Direct Lending with regard to the 899-901 Essex Street, Lawrence, MA as detailed below and as annexed to the Certification of Steven Mitnick, Esq. as Exhibit "B" is assigned to Bank of America pursuant to Exhibit "B" of the Certification. SM Financial Services Corporation is authorized to execute to execute any documents necessary to assign the first mortgage in exchange for \$7,500.00 to be paid from the closing proceeds.

Mortgagor: Germania Acosta  
Mortgagee: Lancaster Mortgage Bankers  
Dated: 06/23/2005  
Recorded: 06/23/2002  
BK 9589, PG 68-84

2. The payoff of the second mortgage held by Lancaster Mortgage Bankers, LLC d/b/a Direct Lending with regard to the 899-901 Essex Street, Lawrence, MA as annexed to the Certification of Steven Mitnick, Esq. as Exhibit "C" is hereby approved and to be paid directly to SM Financial Services Corporation, who may negotiate the amount due.

3. SM Financial Services Corporation is authorized to execute to execute any documents necessary

to discharge the second mortgage per the below on property located 899-901 Essex Street, Lawrence, MA

upon payment to SM Financial Services Corporation pursuant to paragraph 2.

Mortgagor: Germania Acosta  
Mortgagee: Lancaster Mortgage Bankers  
Dated: 06/23/2005  
Recorded: 06/23/2002  
BK 9589, PG 85-94

In re:  
Lancaster Mortgage Bankers, LLC  
Debtor

Case No. 07-22479-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 25, 2023

User: admin  
Form ID: pdf903

Page 1 of 4  
Total Noticed: 2

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Lancaster Mortgage Bankers, LLC, 20 Independence Boulevard, Warren, NJ 07059-2731             |
| aty      | + Vincent F. Papalia, Saiber, LLC, 18 Columbia Turnpike, Suite 200, Florham Park, NJ 07932-2266 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023  
Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| Adam D. Greenberg   | on behalf of Interested Party Michael A Cohn agreenberg@hglclaw.com btemple@hglclaw.com  |
| Alexandra T. Garcia | on behalf of Creditor Specialized Loan Servicing LLC as servicer for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-12ALT, Asset-Backed Certificates, Series 2005-12ALT NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com |
| Alexandra T. Garcia | on behalf of Creditor U.S. Bank U.S. Bank National Association as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com   |
| Alexandra T. Garcia | on behalf of Creditor Saxon Mortgage Services Inc. NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com   |
| Alexandra T. Garcia | on behalf of Creditor Kondaur Capital Corporation NJECFMAIL@mw-law.com nj-ecfmail@ecf.courtdrive.com   |

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on behalf of Creditor Specialized Loan Servicing LLC mcohen@mw-c-law.com, jhillier@mw-c-law.com

Brian C. Nicholas

on behalf of Creditor The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank, National Association,  
f/k/a JPMorgan Chase Bank, as Trustee For Truman Capital Mortgage Loan Trust 2006-1 bankruptcynotice@zuckergoldberg.com,  
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Christine A. Pinto

on behalf of Creditor Specialized Loan Servicing LLC BKcourtnotices@parkermccay.com

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Christine A. Pinto

on behalf of Creditor OneWest Bank FSB as Servicer for Deutsche Bank National Trust Company  
BKcourtnotices@parkermccay.com

Colin R. Robinson

on behalf of Defendant Elliott Salzman crobinson@pszjlaw.com

Colin R. Robinson

on behalf of Defendant Michael Brennan crobinson@pszjlaw.com

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on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS INC. dstevens@scura.com,  
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Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7  
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Jaimie B. Finberg  
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on behalf of Interested Party DLJ MORTGAGE CAPITAL INC., kdlittleecf@gmail.com

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R. A. Lebron  
on behalf of Creditor EMC MORTGAGE CORPORATION AS SERVICER FOR, U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CERTIFICATHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I LLC, ASSET-BACKED CERTIFICATES, SERIES 2005-AC6 bankruptcy@fskslaw.com

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TOTAL: 78